

Certificate Number: 05781-PAM-DE-031288225

Bankruptcy Case Number: 18-01160



05781-PAM-DE-031288225

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 8, 2018, at 7:25 o'clock AM PDT, Steven Ream completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 8, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President